

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of

**Crystal Gayle Just,
NPN 8478950
DOB 5/21/78,**

Respondent.

CONSENT ORDER

Insurance Commissioner Adam W. Hamm (hereinafter "Commissioner") has determined as follows:

1. As a result of information obtained by the North Dakota Insurance Department (hereinafter "Department") regarding the conduct of Crystal Gayle Just, NPN 8478950, DOB 5/21/78 (hereinafter "Respondent"), the Commissioner has considered scheduling a formal hearing to determine whether Respondent's conduct as alleged constitutes a basis for imposition of a civil penalty or any other action the Commissioner deems necessary. Respondent's conduct is alleged to be in violation of N.D. Cent. Code § 26.1-26-42(5).

2. N.D. Cent. Code § 26.1-26-15 requires an applicant for a license be deemed by the Commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation.

3. N.D. Cent. Code § 26.1-26-42 states, in part:

The commissioner may suspend, revoke, place on probation, or refuse to continue or refuse to issue any license issued under this chapter if, after notice to the licensee and hearing, the commissioner finds as to the licensee any of the following conditions:

5. The applicant or licensee has been convicted of a felony or convicted of an offense, as defined by section 12.1-01-04, determined by the commissioner to have a direct bearing upon a person's ability to serve the public as an insurance producer, insurance consultant, or surplus lines insurance producer, or the commissioner finds, after conviction of an offense, that the person is not sufficiently rehabilitated under section 12.1-33-02.1.

4. According to an investigation by the West Fargo Police Department (hereinafter "WFPD"), on August 11, 2008, Respondent falsely reported to WFPD the theft of four jewelry items valued in sum at \$7610. Additionally, Respondent had filed a claim for loss with State Farm Fire and Casualty Insurance Company (hereinafter "State Farm") regarding a fifth jewelry item, which claim she later withdrew. Respondent confessed to having possessed at all times in question those jewelry items she reported as stolen to WFPD as well as the jewelry item she reported as stolen to State Farm.

5. As a result of Respondent's conduct, she was convicted of one count of False Information to Law Enforcement, Class A Misdemeanor, on or about January 12, 2009.

6. Such an offense has a direct bearing on Respondent's trustworthiness and her ability to serve the public as an insurance producer, insurance consultant, or surplus lines insurance producer.

7. Respondent's criminal conviction for the above offense is grounds for the revocation of her insurance license under N.D. Cent. Code § 26.1-26-42(5).

8. Respondent acknowledges that at the time of signing the Consent to Entry of Order, she was aware of or had been advised of her rights to a hearing in this matter,

to consult an attorney, to present argument to the Commissioner, to appeal from any adverse determination after a hearing, and Respondent expressly waives those rights.

9. Respondent has agreed to informal disposition of this matter, without a hearing, as provided under N.D. Cent. Code § 28-32-22.

10. For purposes of resolving this matter, without further administrative proceedings, Crystal Gayle Just and the Commissioner have agreed to enter into the following order.

NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

1. Respondent's license is hereby **REVOKED** effective upon the Commissioner's execution of this Order.

2. The use of this Consent Order for competitive purposes by an insurance agent or agency holding a license in the State of North Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority.

DATED at Bismarck, North Dakota, this 21st day of January, 2009.



Adam W. Hamm
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Crystal Gayle Just**, states that she has read the foregoing Consent Order, that she knows and fully understands its contents and effect; that she has been advised of her right to a hearing in this matter, her right to be represented by legal counsel, her right to present evidence and arguments to the Commissioner, and

her right to appeal from an adverse determination after hearing; and that by the signing of this Consent to Entry of Order she waives those rights in their entirety, and consents to entry of this Order by the Commissioner of Insurance. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either expressed or implied.

DATED this 16 day of JANUARY, 2009.

Crystal Gayle Just
Crystal Gayle Just

Subscribed and sworn to before me

this 16th day of January, 2009.

Leslyn A. Anderson
Notary Public
My commission expires: 5-21-2014

